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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Syvoka	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name Arrington	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 6278	xxx - xx
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Syvoka First Name	Arrington  Middle Name  Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	746 S Karlov Ave Number Street APT 2F	Number Street
	01.	
	Chicago Illinois 60624 City State Zip Code	City State Zip Code
	·	, and the second
	Cook County	County
	If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
	above, fill it in here. Note that the court will send any	fill it in here. Note that the court will send any notices to
	notices to you at this mailing address.	this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Syvoka		Arrington		Case number (if kno	own)
First Name	Middle Name	Last Name			
Part 2: Tell the Court Abo	out Your Bankruptcy (	Case			
7. The chapter of the Bankruptcy Code you are choosing to file under		f description of each, see <i>Not</i> 010)). Also, go to the top of pa			5. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about cashier's check, of may pay with a critical pay the Individuals to Pay I request that my judge may, but is the official poverty you choose this control of the cashier of the control of the cashier	at how you may pay. Typical or money order If your attored to card or check with a profession in the fee in installments. If you ay Your Filing Fee in Installments of the be waived (You may not required to, waive your styline that applies to your for money or money that applies to your for money or money	ally, if your print of the choose	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are users.	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney an and attach the <i>Application for IA</i> ).  If you are filing for Chapter 7. By law, a sty if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	Ves. District District District		When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go	dlord obtained an eviction jud			you want to stay in your residence?  St You (Form 101A) and file it with

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Debtor 1 Syvoka Arrington Case number (if known) Middle Name Last Name Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Syvoka Arrington Case number (if known)
First Name Middle Name Last Name

Part 5: Exp	lain Your Effo	rts to Receive a Brie	fing About Credit Counseling				
		About Debtor 1:		About Deb	otor 2 (Sp	oouse Only in a Joint Cas	e):
15. Tell the o	court	You must check one:		You must cl	heck one:		
whether received about cr counseli	edit	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	counse filed thi	ling ager is bankru	ing from an approved cred ncy within the 180 days be ptcy petition, and I receive apletion.	fore I
	equires that ve a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payme veloped with the agency.	nt plan,
about cre counseling file for ba You mus	edit ng before you ankruptcy. t truthfully	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	counse filed thi	ling ager is bankru	ing from an approved cred ncy within the 180 days be ptcy petition, but I do not npletion.	fore I
you cann	e of the choices. If ot do so, you igible to file.		er you file this bankruptcy petition, opy of the certificate and payment		ST file a c	er you file this bankruptcy pe opy of the certificate and pay	
If you file court car case, you	anyway, the dismiss your will lose filing fee you	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	from an obtain t made n	n approve those sen ny reques 30-day te	ked for credit counseling sed agency, but was unable vices during the 7 days after, and exigent circumstancemporary waiver of the	to ter I
creditors	can begin n activities	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	requirer efforts y unable t	ment, atta ou made to obtain i	ay temporary waiver of the ch a separate sheet explainir to obtain the briefing, why yo the before you filed for bankrupumstances required you to file	u were otcy, and
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	with you		e dismissed if the court is diss for not receiving a briefing b ruptcy.	
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	receive must file with a co	a briefing a certification	fied with your reasons, you n within 30 days after you file. ate from the approved agend payment plan you develope o, your case may be dismisse	You cy, along ed, if any.
			he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is grante mited to a maximum of 15 da	
		I am not required counseling beca	d to receive a briefing about credit ause of:		t require	d to receive a briefing abou ause of:	ıt credit
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Inca	apacity.	I have a mental illness or a deficiency that makes me incapable of realizing or ma rational decisions about fina	aking
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	☐ Disa	ability.	My physical disability cause be unable to participate in briefing in person, by phon- through the internet, even a reasonably tried to do so.	a e, or
		Active duty.	I am currently on active military duty in a military combat zone.	Acti	ive duty.	I am currently on active mili duty in a military combat zo	
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	about ci	redit cour	are not required to receive a seling, you must file a motion ounseling with the court.	

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Debtor 1 Syvoka Arrington Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Syvoka Arrington Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 9/15/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Syvoka		Arrington	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	lules filed with the petition is incorrect.
attorney, you do not	· ·	1 7		•
need to file this page.	/s/ Alexander Prebe	r	Date	9/15/2017
	Signature of Attorney	:		M / DD / YYYY
	Alexander Preber			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374979	Email address	apreber@semradlaw.com
			-	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Syvoka		Arrington
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

	Check if	this	is	an
_	amende	d filir	ng	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	<b>Your assets</b> Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	<b>#0.00</b>
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$6,265.00
1c. Copy line 63, Total of all property on Schedule A/B	\$6,265.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$16,622.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<del></del>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$44,910.00
Your total liabilitie	s \$61,532.00
Part 8: Summarize Your Income and Expenses	
Part 8: Summarize Your Income and Expenses  4. Schedule I: Your Income (Official Form 106I)	
•	\$2,727.78

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Debtor 1 Syvoka Arrington \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,969.02 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$23,755.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$23,755.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information	n to identify your c	ase:					
					Autoston			
Debtor 1	Syvo	Name	Middle N	lama	Arrington  Last Name			
Debtor 2	1 1130	TValle	Wildale IV	anic	Last Name			
(Spouse, if fil	ling) First	Name	Middle N	lame	Last Name			
United Sta	ates Bankru	ptcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	nber				(5.5.1.5)			
Officia	al Form	106A/B						Check if this is an amended filing
Sched	dule A	/B: Prope	rty					12/1
category v responsibl write your	where you le for supp name and	think it fits best. E lying correct infor I case number (if k	Be as complete a mation. If more s known). Answer e	nd ad pace very	asset only once. If an asset fits in more ccurate as possible. If two married peop is needed, attach a separate sheet to t question. or Other Real Estate You Own or Ha	ole are this fo	e filing together, both a rm. On the top of any a	are equally
			_					
1. Do you	<b>nown or na</b> No. Go to		quitable interest i	ın an	y residence, building, land, or similar pr	opert	y?	
		e is the property?						
ш	100. 111101	o lo tiro proporty.		Wh	at is the property? Check all that apply.		Do not deduct secured	claims or exemptions. Put
1.1				Ï	Single-family home		the amount of any secu	red claims on Schedule D:
	Street add	ress, if available, or	other description	Η	Duplex or multi-unit building		Creditors Who Have Cla	nims Secured by Property.
				H	Condominium or cooperative		Current value of the	Current value of the
				H	Manufactured or mobile home		entire property?	portion you own?
				Ħ	Land			
	Number	Street		Ħ	Investment property		Describe the nature o	
				П	Timeshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code	Ī	Other			
				Wh	o has an interest in the property? Check	(	Check if this is co (see instructions)	ommunity property
					Debtor 1 only		Ш	
				H	Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
				Н	At least one of the debtors and another			
				ᅄ	ner information you wish to add about th	nie ite	m such as local	
					perty identification number:	113 110	iii, sucii as iocai	
If you	own or hav	ve more than one, li	st here:					
				Wh	at is the property? Check all that apply.			claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.2	Street add	ress, if available, or	other description	Ш	Single-family home			nims Secured by Property.
			•	Ш	Duplex or multi-unit building		Current value of the	Current value of the
				Ш	Condominium or cooperative		entire property?	portion you own?
				Н	Manufactured or mobile home			
	Number	Street		H	Land Investment property		Describe the nature o	f your ownership
				Н	Timeshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code	Н	Other		the entireties, or a me	e estate), ii known.
				ш			Check if this is co	mmunity property
					o has an interest in the property? Check	(	(see instructions)	
				one	e. Debtor 1 only			
				H	Debtor 2 only			
				$\mathbb{H}$	Debtor 1 and Debtor 2 only			
				H	At least one of the debtors and another			
					ner information you wish to add about the perty identification number:	iis ite	iii, such as local	

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Debtor 1	Syvoka First Name	Middle Name	Arrington Last Name	Case number	(if known)	_
	et address, if available, or otl	[	That is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nun City	nber Street State	Zip Code	Investment property Timeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
		[ [ [	//no has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	other	Check if this is co (see instructions)	mmunity property
	the dollar value of the porve attached for Part 1. Wr	tion you own for a ite that number he	<b>.</b>	uding any entrie	s for pages	
Do you ow		equitable interest	in any vehicles, whether they are			
	ns, trucks, tractors, sport ut			ny commucia ana	оподряго дососо.	
3.1	Make Model: Year: Approximate mileage:	Chevrolet Equinox 2010 76000	Who has an interest in the pro one.  Debtor 1 only	perty? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar  Check if this is community instructions)		Current value of the entire property? \$5775.00	Current value of the portion you own? \$5775.00
3.2	Make Model: Year:		Who has an interest in the pro one.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage:  Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Syvoka First Name	Middle Name	Arrington  Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communing instructions)	nly is and another	the amount of any secu	claims or exemptions. Pured claims on Schedule in Schedule ims Secured by Property  Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or		the amount of any secu	claims or exemptions. Pured claims on Schedule nims Secured by Property  Current value of the portion you own?
			At least one of the debtor  Check if this is communinstructions)			
		•	er recreational vehicles, other f, fishing vessels, snowmobiles,	•		
Exa	nples: Boats, trailers, motors No Yes	•	er recreational vehicles, other	motorcycle accessori property? Check  hly is and another	Do not deduct secured the amount of any secu	claims or exemptions. Poured claims on Schedule wims Secured by Property  Current value of the portion you own?

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Debtor 1 Syvoka Arrington Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Household Goods \$100.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music No Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$50.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry \$300.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$450.00 for Part 3. Write that number here .....

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Arrington Debtor 1 Syvoka Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$15.00 Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America \$0.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: Chicago Municipal \$25.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb <sup>-</sup>	tor 1 Syvoka	NAC-JUL NI	Arrington	Case number (if known)		
20.		Middle Name orate bonds and other negotia				
	Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.  Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.					
	Yes. Give specific information about them	Issuer name:				
21.	Retirement or pension Examples: Interests in IF		), thrift savings accounts,	or other pension or profit-sharing plans		
	No Voc List cook	Type of account:	Institution name:			
	Yes. List each account	401(k) or similar plan:				
	separately.	Pension plan:				
		IRA:				
		Retirement account:				
		Keogh:				
		Additional account:				
		Additional account:				
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi				
	<b>✓</b> No		Institution name:			
	Yes	Electric:				
		Gas:				
		Heating oil:				
		Security deposit on rental unit:				
		Prepaid rent:				
		Telephone:				
		Water:				
		Rented furniture:				
		Other:				
23.	Annuities (A contract fo	r a periodic payment of money to	o you, either for life or for	a number of years)		
	Yes	Issuer name and description:				

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Debte	or 1 Syvoka		Arrington	Case number (if known)	
	First Name	Middle Nan	ne Last Name		
24.		n education IRA, in an accou 530(b)(1), 529A(b), and 529(b)(		nder a qualified state tuition program.	
	✓ No  Yes	Institution name and description	on. Separately file the records of any inte	erests.11 U.S.C. § 521(c):	
0.5	Tourste a muite			: 4) and sinks	
25.		or your benefit	perty (other than anything listed in l	ine 1), and rights or powers	
	✓ No Yes. Desc	ribe			
26.			crets, and other intellectual propert		
	✓ No  Yes. Desc				
	163. 2630				
27.		nchises, and other general in Iding permits, exclusive licenses	tangibles s, cooperative association holdings, liqu	or licenses, professional licenses	
	<b>✓</b> No				
	Yes. Desc	ribe			
Mon	ey or proper	ty owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ey or proper				portion you own?
					portion you own? Do not deduct secured
	Tax refunds ov No Yes. Give s	ved to you specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds ov  No Yes. Give s abou you a	pecific information t them, including whether already filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov  No Yes. Give s abou you a and t	epecific information t them, including whether liready filed the returns the tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov  No Yes. Give s abou you a and t	specific information t them, including whether already filed the returns the tax years	ousal support, child support, maintenar	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a and t  Family suppor Examples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, spo	ousal support, child support, maintenar	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a and t  Family suppor Examples: Past	specific information t them, including whether already filed the returns the tax years	ousal support, child support, maintenar	State:  Local:  ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a and t  Family suppor Examples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, spo	ousal support, child support, maintenar	State:  Local:  ce, divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds ov  No Yes. Give s abou you a and t  Family suppor Examples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, spo	ousal support, child support, maintenar	State:  Local:  ce, divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a and t  Family suppor Examples: Past	epecific information t them, including whether elready filed the returns the tax years t due or lump sum alimony, spo	ousal support, child support, maintenar	State: Local:  Ce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
29.	Tax refunds ov  No Yes. Give s abou you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp	pecific information t them, including whether already filed the returns the tax years  t due or lump sum alimony, spo	payments, disability benefits, sick pay, v	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp	specific information It them, including whether Idready filed the returns the tax years  It due or lump sum alimony, specific information	payments, disability benefits, sick pay, v	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ov  No Yes. Give s abou you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp Soci	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, specific information	payments, disability benefits, sick pay, v	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb <sup>-</sup>	tor 1 Syvoka		Arrington	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance polici Examples: Health, disability, or		wings account (HSA); credit, h	omeowner's, or renter's insurance	
	No Yes. Name the insurance of each policy and list its v	company	npany name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that If you are the beneficiary of a liproperty because someone have a No Yes. Describe	iving trust, expect procee		, or are currently entitled to receive	
33.	Claims against third parties  Examples: Accidents, employn  No Yes. Describe			a demand for payment	
34.	Other contingent and unlique to set off claims  No Yes. Describe	— uidated claims of every	nature, including counterc	claims of the debtor and rights	
35.	Any financial assets you did  No Yes. Describe	not already list			
36.	Add the dollar value of all of for Part 4. Write that number	-			\$40.00
Part	-			nterest In. List any real estate in Part	1.
37.	Do you own or have any legative No. Go to Part 6.  Yes. Go to line 38.	al or equitable interes	t in any business-related pro	C p C	current value of the ortion you own? To not deduct secured claims rexemptions
38.	Accounts receivable or com No Yes. Describe	missions you already	earned		
39.	Office equipment, furnishing	- ·	dems, printers, copiers, fax ma	ichines, rugs, telephones, desks, chairs, elect	ronic devices
	Yes. Describe				

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Deb	tor 1 Syvoka	Arrington	Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equ	uipment, supplies you use in business, and tools of your trade	•	
	<b>✓</b> No			
	Yes. Describe			
44		<del></del>		
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
12	Interests in partnership	es or joint ventures		
72.		is or joint ventures		
	<b>✓</b> No	Name of entity:	% of ownership:	
	Yes. Give specific		/s or owneremp	
	information about them			
12	Customor lists mailing li	ists, or other compilations		
45.		sts, or other compliations		
	✓ No			
	Yes. Do your lists inc	clude personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	☐ No			
	Yes. Describ	ne		
	L Too. Boooms			
44.	Any business-related pr	roperty you did not already list		
	<b>✓</b> No			
	Yes. Give specific			
	information			<u> </u>
				<del>_</del>
				<u> </u>
		of your entries from Part 5, including any entries for pages y here		
<b>•</b>	art o. Write that hamber	1010		
Part	6: Describe Any Far	rm- and Commercial Fishing-Related Property You O	wn or Have an Interest In.	
	If you own or have an ir	nterest in farmland, list it in Part 1.		
46.	Do you own or have any	y legal or equitable interest in any farm- or commercial fishin	ng-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?  Do not deduct secured claims
	100. GO 10 11110 171			or exemptions
47.	Farm animals			
	Examples: Livestock, pou	ultry, farm-raised fish		
	No			
	Yes. Describe			
	_			

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Debt		Arrington	Case number (if known)	
	First Name Middle Name L	ast Name		
48.	Crops-either growing or harvested			
	No No			
	Yes. Describe			
	Tee: December			
49.	Farm and fishing equipment, implements, machinery, fixture	es, and tools of trade		
	No.			
	V No Poorite			
	Yes. Describe			
50.	Farm and fishing supplies, chemicals, and feed			
	_			
	No No			
	Yes. Describe			
51.	Any farm- and commercial fishing-related property you did it	not already list		
		,		
	No No			
	Yes. Describe			
			Г	
	dd the dollar value of all of your entries from Part 6, including			
for Pa	art 6. Write that number here			
	Describe All Dremonts Vess Osses on Universe Interes	at in That Var. Did N	at List Above	
Part '			ot List Above	
53.	Do you have other property of any kind you did not already li Examples: Season tickets, country club membership	ist?		
	✓ No			
	Yes. Give specific information			
	momation			
54. A	dd the dollar value of all of your entries from Part 7. Write tha	at number here		<b>&gt;</b>
	_			
Part	8: List the Totals of Each Part of this Form			
<b>-</b>	=		_	
55. <b>F</b>	Part 1: Total real estate, line 2			
EG	anut O tatal vahialan lina E			
36. F	part 2 total vehicles, line 5	\$5775.00		
57. <b>P</b>	art 3: Total personal and household items, line 15	\$450.00		
58. <b>P</b>	eart 4: Total financial assets, line 36	<b>*</b> 40.00		
		\$40.00		
59. <b>F</b>	Part 5: Total business-related property, line 45			
60. <b>F</b>	Part 6: Total farm- and fishing-related property, line 52			
61 <b>F</b>	Part 7: Total other property not listed, line 54			
62. 1	Total personal property. Add lines 56 through 61	\$6265.00		+ \$6265.00
			Copy personal property total	
				\$6265.00
63. <b>T</b>	otal of all property on Schedule A/B. Add line 55 + line 62			<del>+ + + + + + + + + + + + + + + + + + + </del>

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Syvoka	Arrington		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois	
		,	(State)	
Case number (If known)				

### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	Part 1: Identify the Property You Claim as Exempt						
1.	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Chevrolet Equinox, 2010 Line from Schedule A/B: 03	\$5,775.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Brief description: Checking account, Bank of America Line from Schedule A/B: 17	\$0.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
3. Are you claiming a homestead exemption of more than \$160,375?  (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)  No  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  No  Yes							

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Debtor 1 Syvoka Arrington Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$25.00 description: **✓** \$25.00 Savings account, 100% of fair market value, up to any Chicago Municipal applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(a) Brief \$50.00 description: **V** \$50.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$100.00 description: **✓** \$100.00 **Used Household Goods** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$300.00 description: **✓** \$300.00 **Used Jewelry** 100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

\$15.00

100% of fair market value, up to any

Line from

Brief

Schedule A/B:

description:

Line from

Schedule A/B:

Cash in Hand

12

16

\$15.00

735 ILCS 5/12-1001(b)

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		DC	ocument Page 22 of i	6		
Fill in this in	nformation to identify your cas	se:				
Debtor 1	Syvoka First Name	Middle Name	Arrington Last Name			
Debtor 2 (Spouse, if filin		Middle Name	Last Name			
United State		Northern	District of Illinois			
Case numb			(State)			
Officia	al Form 106D					Check if this is an amended filing
Sched	dule D: Credito	ors Who Ha	ve Claims Secure	d by Prop	ertv	12/15
name and contact a	ase number (if known). ny creditors have claims se	ecured by your proper	nber the entries, and attach it to the total ty? with your other schedules. You hav	·		jes, write your
2. <b>List</b> sepa	all secured claims. If a credite rately for each claim. If more th	an one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors in der according to the creditor's name.	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
SPA Gity Who	RICAN CREDIT ACCEPT tor's Name  E MAIN ST umber Street  RTANBURG SC 29302 State ZIP Code owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	2010 Chevrolet Equino As of the date you file Contingent Unliquidated Disputed Nature of lien. Check An agreement you car loan)	all that apply.  made (such as mortgage or secured as tax lien, mechanic's lien)  n a lawsuit  right to offset)	\$16,622.00	\$5,775.00	<u>\$10,847.0</u> 0
	e debt was <u>2/2017</u>	Last 4 digits of accou	ınt number1001			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$16,622.00

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ет .		and the state of the state of							
HIII	in this intori	mation to identify your c	ase:						
Deb	otor 1	Syvoka		Arrington					
		First Name	Middle Name	Last Name					
	otor 2	=			<u></u>				
(Spo	use, if filing)	First Name	Middle Name	Last Name					
Unit	ted States B	ankruptcy Court for the:	Northern	District of Illinoi	3				
0				(State	)				
(If kn	e number own)	-							
Off	ficial F	orm 106E/F					Che	eck if this is ar	n amended filing
		<del></del>	-114 VA/Is -						
50	cneau	lie E/F: Cre	ditors Who	Have Ur	nsecure	d Claims			12/15
othe Form clain	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on <i>Schedule G: Exe</i> listed in <i>Schedule D: C</i> he boxes on the left. At	ble. Use Part 1 for credits or unexpired leases that cutory Contracts and Univerself the Continuation Part of the Continuation Part of Unsecured Claims	t could result in a expired Leases (C s Secured by Prop	claim. Also list e fficial Form 106G erty. If more space	xecutory contract: ). Do not include a e is needed, copy	s on <i>Sched</i> iny creditor the Part ye	ule A/B: Propressive of the second se	perty (Official ally secured it out, number
1.	No. 0	reditors have priority un Go to Part 2.	secured claims against y	/ou?					
	Yes.								
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	d claims. If a creditor has nois. If a claim has both prioris in alphabetical order accore than one creditor holds a claim, see the instructions	ty and nonpriority and nonpriority and rothe creditor particular claim, lis	mounts, list that clusters in the cluster in the cluster creditors the cluster creditors	aim here and show re more than two pr in Part 3.	both priority	y and nonprio	ority amounts.
							Total	Priority	Nonpriority

claim

amount

amount

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Debtor 1 Syvoka Arrington Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AD ASTRA RECOVERY SERV \$1,295.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/2017 7330 W 33RD ST N STE 118 Number Street As of the date you file, the claim is: Check all that apply. Contingent **WICHITA** 67205 Kansas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: SPEEDY **✓** No Other. Specify **CASH 181** Yes 4.2 Americash - Bankruptcy \$800.00 Last 4 digits of account number Nonpriority Creditor's Name Mkt Square Shop Ctr 180 S Bolingbrook Dr When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Bolingbrook Illinois 60440 Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **|** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_ Payday loans Is the claim subject to offset? **✓** No Boulevard Management Inc \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1120 S Homan Ave Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60624 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Unsecured Debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes

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Debtor 1 Syvoka Arrington Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuati	ion Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	City of Chicago - Dep't of Revenue Nonpriority Creditor's Name PO Box 88292 Number Street	Last 4 digits of account number When was the debt incurred?n/a	\$1,500.00
	Number Street  Chicago Illinois 60608	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only	Disputed  Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only	<ul> <li>Student loans</li> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No  Yes	<ul> <li>Debts to pension or profit-sharing plans, and other similar debts</li> <li>✓ Other. Specify <u>Unpaid Parking Tickets</u></li> </ul>	
4.5	Comcast Nonpriority Creditor's Name 11621 E. Marginal Way # 5	Last 4 digits of account number When was the debt incurred? n/a	\$4,000.00
4.6	Number Street  Bankruptcy Dept  Seattle Washington 98168 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes  ComEd	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify Unpaid Cable Bills	\$0.00
7.0	Nonpriority Creditor's Name 3 Lincoln Center Number Street  Bankruptcy Section  Oakbrook Terrace Illinois 60181 City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Yes	When was the debt incurred?	ψ0.00

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Debtor 1 Syvoka Arrington Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	CONVERGENT OUTSOURCING Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 Number Street	Last 4 digits of account number 1514  When was the debt incurred? 1/2017  As of the date you file, the claim is: Check all that apply.	\$685.00
	Houston Texas 77043 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  ✓ 001 Collection; Collecting for ORIGINAL CREDITOR: ATT Other. Specify DIRECTV	
4.8	CREDENCE RESOURCE MANA  Nonpriority Creditor's Name 17000 DALLAS PKWY STE 20  Number Street  DALLAS Texas 75248  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Yes	Last 4 digits of account number 9569  When was the debt incurred? 9/2016  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: AT T	\$1,691.00
4.9	CREDIT COLLECTION SERV  Nonpriority Creditor's Name 725 CANTON ST  Number Street  NORWOOD Massachusetts 02062  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Yes	Last 4 digits of account number 6325  When was the debt incurred? 8/2016  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify MEDIACOM	\$482.00

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Debtor 1 Syvoka Arrington Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CREDIT CONTROL SERVICE 4.10 \$159.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/2015 5757 Phantom Dr Ste 330 Number Street As of the date you file, the claim is: Check all that apply. Contingent Hazelwood Missouri 63042 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: **✓** No Other. Specify **PROGRESSIVE** Yes 4.11 DEPT OF ED/NAVIENT \$23,303.00 Last 4 digits of account number 0604 Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes DEPT OF ED/NAVIENT 4.12 \$452.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 7/2016 Number As of the date you file, the claim is: Check all that apply. Contingent **WILKES BARRE** 18773 Pennsylvania Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No Yes

Is the claim subject to offset?

Other. Specify

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Debtor 1 Syvoka Arrington Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60515 Downers Grove Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Unpaid Tolls Is the claim subject to offset? **✓** No Yes 4.14 JEFFERSON CAPITAL SYST \$155.00 Last 4 digits of account number \_ 1003 Nonpriority Creditor's Name 7/2014 When was the debt incurred? 16 MCLELAND RD Number As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD 56303 Minnesota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes L J ROSS ASSOCIATES IN 4.15 \$923.00 3099 Last 4 digits of account number Nonpriority Creditor's Name 4 UNIVERSAL WAY When was the debt incurred? 7/2017 Number As of the date you file, the claim is: Check all that apply. Contingent 49202 **JACKSON** Michigan Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: COMED **✓** No

Yes

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Debtor 1 Syvoka Arrington Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Peoples Gas \$350.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 200 E. Randolph Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_\_ Unpaid Gas Bills Is the claim subject to offset? **✓** No Yes 4.17 Rush Hospital \$1,000.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 1700 W Van Buren # 161 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60612 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Unpaid Medical Bills Is the claim subject to offset? **✓** No Yes SECURITY AUTO LOANS IN 4.18 \$3,087.00 Last 4 digits of account number Nonpriority Creditor's Name 5/2013 When was the debt incurred? 4900 HIGHWAY 169 N STE 2 Number Street As of the date you file, the claim is: Check all that apply. Contingent NEW HOPE 55428 Minnesota Unliquidated Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_\_\_ 033 Automobile Is the claim subject to offset?

✓ No Yes

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Debtor 1 Syvoka Arrington Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Speedy Cash \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1931 N. Mannheim Rd Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60160 Melrose Park Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Notice only Is the claim subject to offset? **✓** No Yes 4.20 VERIDIAN CREDIT UNION \$177.00 0152 Last 4 digits of account number \_\_ Nonpriority Creditor's Name 1/2015 1827 ANSBOUROUGH AVE When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent WATERLOO 50704 Iowa Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 006 InstallmentLoan Is the claim subject to offset? **✓** No Yes VERIDIAN CREDIT UNION 4.21 \$33.00 Last 4 digits of account number 0151 Nonpriority Creditor's Name 1827 ANSBOUROUGH AVE When was the debt incurred? 10/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent WATERLOO 50704 Iowa Unliquidated City Zip Code State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_\_\_\_ InstallmentLoan Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Syvoka Arrington \_ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 VIRTUOSO SOURCING GROU \$818.00 Last 4 digits of account number Nonpriority Creditor's Name 4500 E CHERRY CREEK SOUT When was the debt incurred? 4/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **DENVER** 80246 Colorado Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: XCEL **✓** No Other. Specify \_ **ENERGY** Yes

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Debt	tor 1 Syvoka First Name		Middle Name	Arrington Last Name	Case number (if known)	
Part	3: List Other	rs to Be Notified A	About a Debt Tha	at You Already Liste	ed	
	collection ager collection ager creditors here.	ncy is trying to colle ncy here. Similarly, i If you do not have a	ct from you for a d f you have more th	ebt you owe to some on an one creditor for an	for a debt that you already listed in Parts 1 or 2. For example, if a one else, list the original creditor in Parts 1 or 2, then list the ny of the debts that you listed in Parts 1 or 2, list the additional debts in Parts 1 or 2, do not fill out or submit this page.	
	HARRIS & HARI Name	RISTID		On which entry in Part 1 or Part 2 did you list the original creditor?		
	111 W JACKSON BLVD S-400		Line 4.4	of (Check Part 1: Creditors with Priority Unsecured Claims		
	Number Stre	eet			one):  Part 2: Creditors with Nonpriority Unsecured Claims	
	CHICAGO	Illinois	60604	Last 4 digits o	of account number	
	City	State	Zip Code			

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Debtor 1 Syvoka Arrington Case number (if known)

FIRST Na	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information i nounts for each type of unsecured claim.	s for s	tatistical reporting	purpe
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
nom ratt i	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.	60	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$23,755.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$21,155.00	
	6i Total Add lines 6f through 6i	6i	\$44,910.00	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Syvoka		Arrington	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: N		Northern	District of Illinois	
			(State)	
Case number				
(If known)				

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			DC	σαιτιστι ταί	jc 33 (	01 70
Fill i	n this infor	mation to identify your c	ase:			
Deb	tor 1	Syvoka		Arrington		
		First Name	Middle Name	Last Name		_
	tor 2	=				_
(Spoi	use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States E	Sankruptcy Court for the:	Northern	District of Illinois		_
Cas	e number			(State)		
(If kno						-
						Check if this is an
~ -	<i>.</i>					amended filing
Ot	ficial	Form 106H				
C -	ا د اه ما	. II. V O	labtaua			
<u> 5c</u>	neaui	e H: Your Cod	ieptors			12/15
the e	entries in t vn). Answe	he boxes on the left. At r every question.		to this page. On the	top of an	is needed, copy the Additional Page, fill it out, and number ny Additional Pages, write your name and case number (if
			lived in a community pro tico, Puerto Rico, Texas, W			munity property states and territories include Arizona, California,
		Go to line 3.				
	Yes.	Did your spouse, forme	er spouse, or legal equiva	lent live with you at the	e time?	
	<b>✓</b>	No				
		Yes. In which communit	y state or territory did you	ı live?	Fill	I in the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent		
		Number Street				
		Namber Ollect				
		City	State	Zip (	Code	
∣ 3.	In Column	ı 1, list all of your codel	otors. Do not include you	r spouse as a codebto	r if your	spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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					3				
Fill in this in	nformation to identify	your case:							
Debtor 1	Syvoka		Arring	ton					
	First Name	Middle Name	Last N			— Che	eck if this is:		
Debtor 2	g) <u>First Marca</u>	A C . L. H. A L	1			-   -	An amended filing		
(Spouse, ii iiiiii	g) First Name	Middle Name	Last N	lame			_	at natition abantar 10	
	s Bankruptcy Court for	Northern	District of Ill				A supplement showing pose expenses as of the following		
the: Case number	er		(8	State)			•		
(If known)						_	MM / DD / YYYY		
Official	Form 106I								
Schedu	ıle I: Your In	come						12/15	
information spouse. If m number (if k	about your spouse. I		d your spou	se is	not filing	with you, do	not include information	about your	
	our employment	• •					Debtor 2		
informat	ion.	Employment status	- Emplo	ad			Employed		
_	ve more than one job, separate page with	p,	Employed  Not Employed				Employed  Not Employed		
	nation about additional		LINOUL	прюу	eu		Not Employed		
employe	S.	Occupation	Driver				_	_	
Include part time, seasonal, or self-employed work.		Employer's name	CTA - Payroll Office				_		
		Employer's address	567 W. Lake St.						
	n may include student aker, if it applies.		Number St	reet			Number Street		
			Chicago		Illinois	60601	_		
			City		State	Zip Code	City Sta	ate Zip Code	
		How long employed there?							
Part 2: G	ive Details About N	Nonthly Income							
spouse unle	ess you are separated.	the date you file this form e more than one employer, et to this form.	-			-	or that person on the lines b		
					For I	Debtor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (befo , calculate what the monthly		2.		\$2,975.12			
3. Estima	ite and list monthly over	rtime pay.		3.		+ \$0.00			
4. Calcul	ate gross income. Add li	ne 2 + line 3.		4.		\$2,975.12			

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Debtor 1 Syvoka First Name Middl	Arringtor le Name Last Nam		Case number	(if		
1,001,001	2401.441.		For Debtor 1	For Debtor 2 or non-filing spouse		
Copy line 4 here	→	4.	\$2,975.12			
5. List all payroll deductions:						
5a. Tax, Medicare, and Social Security de	eductions	5a.	\$374.60			
5b. Mandatory contributions for retireme	nt plans	5b.	\$0.00			
5c. Voluntary contributions for retiremen	t plans	5c.	\$0.00			
5d. Required repayments of retirement fu	und loans	5d.	\$0.00			
5e. Insurance		5e.	\$95.07			
5f. Domestic support obligations		5f.	\$0.00			
5g. <b>Union dues</b>		5g.	\$146.42			
5h. Other deductions. Specify: Healthcare		5h	+ \$89.25 +			
6. Add the payroll deductions. Add lines 5a + +5h.	5b + 5c + 5d + 5e +5f + 5g	6.	\$705.34			
7. Calculate total monthly take-home pay. S	Subtract line 6 from line 4.	7.	\$2,269.78			
8. List all other income regularly received:						
8a. Net income from rental property and business, profession, or farm						
Attach a statement for each property and gross receipts, ordinary and necessary by the total monthly net income.		8a.	\$0.00			
8b. Interest and dividends		8b.	\$0.00			
8c. Family support payments that you, a dependent regularly receive	non-filing spouse, or a					
Include alimony, spousal support, child a divorce settlement, and property settlement		8c.	\$0.00			
8d. Unemployment compensation		8d.	\$0.00			
8e. Social Security		8e.	\$0.00			
8f. Other government assistance that you Include cash assistance and the value (if cash assistance that you receive, such as under the Supplemental Nutrition Assistat housing subsidies Specify:	known) of any non- food stamps (benefits	8f.	\$0.00			
8g. Pension or retirement income		8g.	\$0.00			
8h. Other monthly income. Specify: 2016	Pro-Rated Tax Refund	8h	<del></del>			
9. Add all other income Add lines 8a + 8b + 8		9.	\$458.00		]	
10. Calculate monthly income. Add line 7 + line Add the entries in line 10 for Debtor 1 and D		10.	\$2,727.78 +		] = [	\$2,727.78
<ol> <li>State all other regular contributions to t Include contributions from an unmarried par friends or relatives.</li> <li>Do not include any amounts already include</li> </ol>	tner, members of your househ	old, you	ur dependents, your roomm			
Specify:					11. +	\$0.00
12. Add the amount in the last column of lin Write that amount on the Summary of Scheol						\$2,727.78 Combined
13. Do you expect an increase or decrease of No.	within the year after you file	this fo	rm?			monthly income
Yes. Explain:						

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		Doct	iment Page 38 of 76	)	
Fill in this info	rmation to identi	fy your case:			
Debtor 1	Syvoka		Arrington		
Deptor 1	First Name	Middle Name	Last Name	Ob sale if their in-	
Debtor 2				Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States I	Bankruptcy Court	t for the: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	Y
Official	Form 10	)6 <u>J</u>			
Schedul	e J: Your	Expenses			12/1
information. If		as possible. If two married people a needed, attach another sheet to this tion.			
Part 1: Des	scribe Your Ho	ousehold			
1. Is this a jo	int case?				
✓ No. G	o to line 2				
Yes. D	oes Debtor 2 liv	ve in a separate household?			
	No				
	Yes. Debtor 2	2 must file Official Forms 106J-2, Exper	nses for Separate Household of Debi	tor 2.	
2. Do you hav	ve dependents?	No			
Do not list [ Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	22 years	No.  ✓ Yes.
			Child	16 years	No.
			Child	13 years	✓ Yes.  No.
_	penses include	✓ No			Yes.
than yourself an dependent	-	✓ No  Yes			
Part 2: Esti	mate Your Or	ngoing Monthly Expenses			
Estimate you	r expenses as o of a date after t	f your bankruptcy filing date unless he bankruptcy is filed. If this is a sup			
		th non-cash government assistance cluded it on Schedule I: Your Income			Your expenses
	I or home owne or the ground or	rship expenses for your residence. In lot. 4.	nclude first mortgage payments and		\$750.00 4.
-	luded in line 4:				٦.
	estate taxes				4a <b>\$0.00</b>

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

page 1

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Debtor 1 Syvoka Arrington Case number (if known)
First Name Middle Name Last Name

First Name Middle Name	Last Name		
			Your expenses
5. Additional mortgage payments for your residence, such as	home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$300.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	3	6c.	\$250.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$402.00
8. Childcare and children's education costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning		9.	\$65.00
10. Personal care products and services		10.	\$45.00
11. Medical and dental expenses		11.	\$20.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments		12.	\$250.00
13. Entertainment, clubs, recreation, newspapers, magazine	s, and books	13.	\$0.00
14. Charitable contributions and religious donations		14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included	in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$120.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or include	ded in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, maintenance, and support tha			\$0.00
your pay on line 5, Schedule I, Your Income (Official Forn	•	18.	
19.Other payments you make to support others who do not li	ive with you.		
Specify:	of this farms on an Oak adula I. Varm Income	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of 20a. Mortgages on other property	oi tills form or on schedule I: Your Income.	200	<b>\$0.00</b>
20b. Real estate taxes.		20a 20b	\$0.00 \$0.00
20c. Property, homeowner's, or renter's insurance			
20d. Maintenance, repair, and upkeep expenses.		20c 20d	\$0.00 \$0.00
20e. Homeowner's association or condominium dues			
200. Notificowited 5 abboolation of condominatin dues		20e	\$0.00

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Debtor 1 Syvoka Arrington Case number (if known)		
First Name Middle Name Last Name		
21. Other. Specify:	21	\$0.00
22. Calculate your monthly expenses.		
22a. Add lines 4 through 21.		\$2,202.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$0.00
22c. Add line 22a and 22b. The result is your monthly expenses.	22.	\$2,202.00
	22.	
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a	\$2,727.78
23b. Copy your monthly expenses from line 22 above.	23b	\$2,202.00
23c. Subtract your monthly expenses from your monthly income.		\$525.78
The result is your monthly net income.	23c	
24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  Ves  Explain here:		

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Fill in this information to identify your case:								
Debtor 1	Syvoka		Arrington					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name	<u> </u>				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(State)					

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below					
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	<b>✓</b> No					
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and				
×	/s/ Syvoka Arrington	×				
	Signature of Debtor 1	Signature of Debtor 2				
	Date 9/15/2017	Date				
	MM/DD/YYYY	MM/DD/YYYY				

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Fill in	n this inf	formation to identify you	r case:					
Debt	or 1	Syvoka First Name	Middle	Arring Name Last N		-		
Debt (Spou	or 2 se, if filing)	First Name	Middle	Name Last N	lame	-		
Unite	ed States	s Bankruptcy Court for th	e: Northern	District of II		_		
Case (If kno	e numbe wn)	er		(:	State)	-		
Off	ficial	l Form 107						Check if this is a amended filing
		ent of Financ	ial Affairs 1	for Individual	s Filina fo	r Bankru	ptcv	04/10
Be as	s comp mation	elete and accurate as plus if more space is neeknown). Answer every	oossible. If two m	narried people are filir	ng together, bo	th are equally i	esponsible for s	
Part	1: Giv	ve Details About You	ır Marital Status	and Where You Liv	ed Before			
1.	What i	is your current marital	status?					
		farried lot married						
2.	During	g the last 3 years, have	you lived anywher	e other than where yo	u live now?			
	✓ N	lo 'es. List all of the places	you lived in the las	st 3 years. Do not includ	de where you live	now.		
	D	Debtor 1:		Dates Debtor 1 live there	d Debtor 2:			Dates Debtor 2 lived there
					Same	as Debtor 1		Same as Debtor 1
	N	lumber Street		From	Number St	reet		From
	C	City State	Zip Code		City	State	Zip Code	
					Same	as Debtor 1		Same as Debtor 1
	N	lumber Street		From	Number St	reet		From To
	C	City State	Zip Code		City	State	Zip Code	
	<i>and terri</i> <b>√</b> No	itories include Arizona, Ca	lifornia, Idaho, Loui	siana, Nevada, New Mex	ico, Puerto Rico, 1			ommunity property states

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Debtor 1 Syvoka Arrington Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$23000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$30000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$27000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: Est. LINK \$2,400.00 For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Arrington Debtor 1 Syvoka \_\_ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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nsider?	or 1	Syvoka			Ar	rington	Case number	(if known)
insider's Name  Number Street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  No  Yes. List all payments that benefited an insider.  Dates of payments or transfer any property on account of a debt that benefited an insider?  No  No  Yes. List all payments to an insider.  Dates of payment street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  No  Yes. List all payments that benefited an insider.  Dates of payment and almount pout paid and a payment payment and a payment paid and a payment paid and a payment payment payment payment paid and a payment payment payment paid and a payment payment payment payment payment payment payment paid and a payment payment payment payment payment payment paid and a payment payment payment payment payment payment paid and a payment paym		First Name		Middle Name	Las	st Name		
Yes. List all payments to an insider.    Dates of payment   Total amount paid   Amount you still owe   Reason for this payment	nsic corp ager	ders include your porations of whic nt, including one	r relatives; a h you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	ou are a general partner; g securities; and any managing
Dates of payment paid Amount you still owe  Insider's Name Number Street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Property on account of a debt that benefited an insider.  No Yes. List all payments that benefited an insider.  Dates of payment  Dates of payment  Dates of payment  Insider's Name  Number Street  City State Zip Code  City State Zip Code  Insider's Name  Number Street  City State Zip Code	<b>✓</b>			::-				
Number Street    City   State   Zip Code	Ш	res. List all pay	yments to :	an insider.				Reason for this payment
City State Zip Code    Insider's Name   Number Street		Insider's Name				-		
Insider's Name Number Street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.  ✓ No  Yes. List all payments that benefited an insider.  Dates of payment  Dates of payment  Insider's Name  Number Street  City State Zip Code  Insider's Name		Number Street						
Number Street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment paid  Total amount paid  Amount you still owe  Insider's Name  Number Street  City State Zip Code  Insider's Name	_	City	State	Zip Code				
City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment paid Amount you still owe Include creditor's name  Insider's Name  Number Street  City State Zip Code  Insider's Name		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment  Dates of payment		Number Street						
Yes. List all payments that benefited an insider.  Dates of payment Paid Amount you still owe Reason for this payment Include creditor's name  Insider's Name  City State Zip Code  Insider's Name		City	State	Zip Code				
Number Street  City State Zip Code  Insider's Name	insid Inclu	der? ude payments on No	ı debts gua	aranteed or cosigne	ed by an insider. sider. Dates of	Total amount	Amount you	Reason for this payment
City State Zip Code  Insider's Name		Insider's Name						
Insider's Name		Number Street						
		City	State	Zip Code				
Number Street		Insider's Name				<u> </u>		
		Number Street						
City State Zip Code		City	State	Zin Code				

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Debtor 1 Syvoka Arrington Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2010 Chevrolet Equinox 09/12/2017 \$0 AMERICAN CREDIT ACCEPT Creditor's Name Explain what happened 961 E MAIN ST Number Street Property was repossessed. Property was foreclosed. **SPARTANBURG** South Carolina 29302 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	otor 1 Syvoka	Arrington	Case number (if known)	
	First Name Middle N	Name Last Name		
11.	accounts or refuse to make a payment b		oank or financial institution, set off any am	ounts from your
	✓ No  Yes. Fill in the details.			
		Describe the action th	e creditor took  Date action was taken	Amount
	Creditor's Name			-
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip	Code		
12.	Within 1 year before you filed for bankrup appointed receiver, a custodian, or another than the second seco		possession of an assignee for the benefit o	of creditors, a court-
	✓ No ☐ Yes			
Part	t 5: List Certain Gifts and Contribution	ons		
13.	Within 2 years before you filed for bankı	uptcy, did you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No  Yes. Fill in the details for each gift.			
	Gifts with a total value of more than per person	\$600 Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip (	Code		
	Person's relationship to you			
	Person to Whom You Gave the Gift			_
	Number Street			
	City State Zip of Person's relationship to you	Code		

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Debto		Syvoka	Arrington	Case number (if known)		
		First Name Middle Name	Last Name			
4.4	\A/:±	him O		:	th 0000	A
14.	wit	hin 2 years before you filed for bankruptcy, o	iid you give any giπs or contribut	ions with a total value of more	tnan \$600	to any charity?
	<b>✓</b>	No				
	П	Yes. Fill in the details for each gift or contrib	ution.			
	_	Gifts or contributions to charities	Describe what you contrib	uited Date	e you	Value
		that total more than \$600	bescribe what you continu		tributed	value
		Charity's Name				
		Newbox Obest				
		Number Street				
		City State Zip Code				
		on, one <u>in</u>				
Part (	6:	List Certain Losses				
15.	Witl	hin 1 year before you filed for bankruptcy or	since vou filed for bankruptcy, di	d vou lose anything because of	theft. fire.	other disaster, or
		nbling?	, ,,	, ,		•
	<b>V</b>	No				
	띋					
	Ш	Yes. Fill in the details.				
		Describe the property you lost and	Describe any insurance c		e of your	Value of property
		how the loss occurred	Include the amount that ins		•	lost
			pending insurance claims of A/B: Property.	Tille 33 Of Scriedule		
			772. Property.			
Part 1	<b>7</b> :	List Certain Payments or Transfers				
		hin 1 year before you filed for bankruptcy, di		our behalf pay or transfer any p	roperty to a	anyone you consulted
	abo	out seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers No	uptcy petition?			anyone you consulted
	abo	out seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers	uptcy petition? , or credit counseling agencies for s	ervices required in your bankrupto	ey.	
	abo	out seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers No	uptcy petition?	ervices required in your bankruptony property Date or tr	e payment ansfer	Amount of payment
	abo	out seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers No Yes. Fill in the details.	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	out seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers  No  Yes. Fill in the details.  Semrad Law Firm	uptcy petition? , or credit counseling agencies for s  Description and value of a	ervices required in your bankruptony property  Date or tr	e payment ansfer	Amount of
	abo	out seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	out seeking bankruptcy or preparing a bankrupted any attorneys, bankruptcy petition preparers  No  Yes. Fill in the details.  Semrad Law Firm	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	No  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	No  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	uptcy petition? , or credit counseling agencies for s  Description and value of a transferred	ervices required in your bankruptony property  Date or tr	e payment ansfer made	Amount of payment

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Debte	or 1 Syvoka	Arrington	Case number (if known)	
	First Name Middle Name	Last Name		
	Within 1 year before you filed for bankruptcy, dhelp you deal with your creditors or to make part Do not include any payment or transfer that you lis	ayments to your creditors?	pehalf pay or transfer any property to any	one who promised to
	No			
	Yes. Fill in the details.			
		Description and value of any p transferred	roperty Date A payment or transfer was made	Amount of payment
	Person Who Was Paid	_	-	
	Number Street	_		
	City State Zip Code	_		
	the ordinary course of your business or financial Include both outright transfers and transfers made and transfers that you have already listed on this start No  Yes. Fill in the details.	as security (such as the granting of a sec	urity interest or mortgage on your property).	Do not include gifts
		Description and value of prope transferred	Prty Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person Who Received Transfer			
	Number Street	_		
	City State Zip Code Person's relationship to you			
	Person Who Received Transfer			
	Number Street			
	City State Zip Code Person's relationship to you	_		
	Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protection devices.)	, did you transfer any property to a sel	f-settled trust or similar device of which	you are a
	<b>✓</b> No			
	Yes. Fill in the details.			
		Description and value of the	property transferred	Date transfer was made
	Name of trust			

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Debtor 1 Syvoka Arrington Case number (if known) Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Debtor 1 Syvoka Arrington Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debtor	1 Syvoka		Arrington	Case number	(if known)	
	First Name	Middle Name	Last Name			_
_	lave you been a party in any judic	ial or administrat	ive proceeding under	any environmental law?	Include settlements and orde	ers.
Ľ	<ul><li>✓ No</li><li>✓ Yes. Fill in the details.</li></ul>					
L	Tes. I ill ill the details.	Co	ourt or agency	Natur	e of the case	Status of the
			out of agonoy	Hatai	o or the edge	case
	Case title					Pending
		Co	ourt Name			
	Case number	Nu	ımberStreet			On appeal
	oues number					Concluded
		Cir	ty State	Zip Code		
Part 11	1: Give Details About Your B	usiness or Con	nections to Any Bu	siness		
27. W	Vithin 4 years before you filed for I	bankruptcy, did y	ou own a business or	have any of the following	connections to any business	?
	A sole proprietor or self-er	mploved in a trade	e profession or other	activity either full-time o	r nart-time	
	A member of a limited liab		-		i part arrio	
	A partner in a partnership		-,, p-	( /		
	An officer, director, or mai		of a corporation			
	An owner of at least 5% of	f the voting or equ	uity securities of a corp	ooration		
Ī.	<ul><li>No. None of the above applies</li></ul>	s. Go to Part 12.				
	Yes. Check all that apply abov		etails below for each b	ousiness.		
_				ire of the business	Employer Identification n	umber Do not
					include Social Security n	umber or ITIN.
	Business Name				EIN:	
	Number Street		Name of account	ant or bookkeeper	Dates business existed	
	City State	Zip Code	Name of account	ant of bookkeeper	From To	
	,	<b>,</b>			11011110	
			Describe the net-	af the business	Fundavar Idantification n	umbar Da nat
			Describe the natt	ire of the business	Employer Identification n include Social Security n	
	Declara News				EIN:	
	Business Name					
	Number Street				Dates business existed	
	011	7:- 01-	Name of accounts	ant or bookkeeper		
	City State	Zip Code			FromTo	
			Describe the natu	ire of the business	Employer Identification n include Social Security n	
						uniber of friit.
	Business Name				EIN:	
	Number Street				Dates business existed	
	.tambor Shoot		Name of account	ant or bookkeeper		
	City State	Zip Code			FromTo	

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Deb	tor 1	Syvoka			Arrington	Case number (if known)
		First Name	N	iddle Name	Last Name	
28.		hin 2 years before ditors, or other pa No Yes. Fill in the det	rties.	ankruptcy, did yo	ou give a financial statemer	nt to anyone about your business? Include all financial institutions,
	_				Date issued	
					Dato locada	
		Name			MM/DD/YYYY	
					_	
		Number Street				
		City	State	Zip Code	_	
		City -	State	Zip Code		
Part	12:	Sign Below				
t	true a	and correct. I unde kruptcy case can	erstand that m result in fines	aking a false sta up to \$250,000,	tement, concealing proper	nts, and I declare under penalty of perjury that the answers are try, or obtaining money or property by fraud in connection with 10 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			Syvoka Arringtoure of Debtor 1	n		Signature of Debtor 2
		oigitati	are or bestor r			Date
		Date 9	9/15/2017			bale
	Did v	ou attach addition	al pages to Y	our Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
	_ `	lo	u. pugos to 1			
i	Y	'es				
ı	Did y	ou pay or agree to	pay someone	who is not an at	torney to help you fill out b	ankruptcy forms?
ſ	<b>✓</b> N	lo				
i		es. Name of persor	า			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

		Northern Distric	t of Illinois	
In re	Syvoka Arrington		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	N OF ATTORNEY F	OR DEBTOR
1.	<ul> <li>Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf</li> </ul>	year before the filing of the pe	etition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to a	cept		\$4,000.00
	Prior to the filing of this statement I	nave received		\$350.00
	Balance Due			\$3,650.00
2	. The source of the compensation paid	d to me was:		
	<b>✓</b> Debtor	Other (specify)		
3	. The source of the compensation paid	d to me is:		
	Debtor	Other (specify)		
4	I have not agreed to share the abmembers and associates of my I		with any other person unless they	/ are
		v firm. A copy of the agreemer	n a other person or persons who a nt, together with a list of the name	
5	In return for the above-disclosed fee     a. Analysis of the debtor's finar bankruptcy;	_	service for all aspects of the bank advice to the debtor in determining	•
	b. Preparation and filing of any	petition, schedules, statement	ts of affairs and plan which may b	e required;
	c. Representation of the debtor	at the meeting of creditors an	d confirmation hearing, and any a	djourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and	other contested bankruptcy matte	ers;
6	. By agreement with the debtor(s), the	above-disclosed fee does not	include the following services:	
		CERTIFICA	TION	
	I certify that the foregoing is a completor(s) in this bankruptcy proceedings.	e statement of any agreement	t or arrangement for payment to m	e for representation of the
	9/15/2017		/s/ Alexander Preber	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	
1				

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/15/2017	
Signed:		
/s/ Syvo	oka Arrington	
		/s/ Alexander Preber
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Arrington, Syvoka  Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	ΓRIX		
Tł knowledge	ne above named Debtors hereby verify e.	that the attached list of creditors is to	rue and correct to the best of their		
Date:	9/15/2017	/s/ Arrington, Sy Arrington, Syvol Signature of De	ka		

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DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

AMERICAN CREDIT ACCEPT 961 E MAIN ST SPARTANBURG, SC, 29302

SECURITY AUTO LOANS IN 4900 HIGHWAY 169 N STE 2 NEW HOPE, MN, 55428

CREDENCE RESOURCE MANA 17000 DALLAS PKWY STE 20 DALLAS, TX, 75248

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

L J ROSS ASSOCIATES IN 4 UNIVERSAL WAY JACKSON, MI, 49202

VIRTUOSO SOURCING GROU 4500 E CHERRY CREEK SOUT DENVER, CO, 80246

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

CREDIT COLLECTION SERV 725 CANTON ST NORWOOD, MA, 02062

VERIDIAN CREDIT UNION 1827 ANSBOUROUGH AVE WATERLOO, IA, 50704

CREDIT CONTROL SERVICE 5757 Phantom Dr Ste 330 Hazelwood, MO, 63042 JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN, 56303

Rush Hospital 1700 W Van Buren # 161 Chicago, IL, 60612

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

IL Tollway PO Box 5544 Chicago, IL, 60608

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Comcast p.o. box 196 Newark, NJ, 07101

Boulevard Management Inc 1120 S Homan Ave Chicago, IL, 60624

Speedy Cash Po Box 101928 Birmingham, AL, 35210

Americash - Bankruptcy 880 Lee Street Suite 302 Des Plaines, IL, 60016

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 9/14/2017

Signed:

(S/Syvoka Arrington

Debtor(s)

/s/ Alexander Preber

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

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Debto	r 1 Syvoka		Arrington	Case number (if known)					
	First Name	Middle Name	Last Name						
16.	Calculate the median family income that applies to you. Follow these steps:								
	16a. Fill in the state in wh	ich you live.	Illinois						
	16b. Fill in the number of	people in your household.	4						
	16c. Fill in the median family income for your state and size of household  To find a list of applicable median income amounts, go online								
17.	using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.  How do the lines compare?								
	17a. Line 15b is less under 11 U.S.C.	than or equal to line 16c. On th § 1325(b)(3). <b>Go to Part 3.</b> D	ne top of page 1 of this for	orm, check box 1, <i>Disposable income is not determined of Disposable Income</i> (Official Form 122C-2).					
	U.S.C. § 1325(b	e than line 16c. On the top of $p$ $p$ )/(3). <b>Go to Part 3 and fill out</b> current monthly income from I	Calculation of Disposa	k box 2, <i>Disposable income is determined under 11</i> ble Income (Official Form 122C-2). On line 39 of that					
Part 3	Calculate Your Co	mmitment Period Under	11 U.S.C. §1325(b)(	4)					
18.	Copy your total average	monthly income from line 11			\$2,969.02				
19.	Deduct the marital adjust commitment period under	stment if it applies. If you are 11 U.S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of yo	not filling with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.					
	19a. If the marital adjustm	ent does not apply, fill in 0 on l	line 19a.		-\$0.00				
	19b. Subtract line 19a fr	om line 18.			\$2,969.02				
20.	Calculate your current m	nonthly income for the year.	Follow these steps:						
:	20a. Copy line 19b.	en a arre la communicación de la composición dela composición de la composición de la composición dela composición dela composición dela composición de la composición de la composición dela composición de la composición de la composición dela composició			\$2,969.02				
	Multiply by 12 (the nu	umber of months in a year).			x 12				
2	20b. The result is your cur	rent monthly income for the yea	ar for this part of the form	n.	\$35,628.24				
2	oc. Copy the median fam	ily income for your state and si	ze of household from lin	e 16c.	\$91,216.00				
21. <b>i</b>	low do the lines compar	e?							
I	Line 20b is less than li commitment period is	ne 20c. Unless otherwise order 3 years. Go to Part 4.	red by the court, on the t	op of page 1 of this form, check box 3, The					
[	Line 20b is more than 4, The commitment pe	or equal to line 20c. Unless oth eriod is 5 years. Go to Part 4.	nerwise ordered by the co	ourt, on the top of page 1 of this form, check box					
art 4:	Sign Below								
	By signing here, I deck	SIIN	t the info@nation on this	statement and in any attachments is true and correct.					
	Signature of Debtor 1 Signature of Debtor 2								
	Date         9/14/2017         Date           MM/DD/YYYY         MM/DD/YYYY								
		NOT fill out or file Form 122Cout Form 122C-2 and file it wi		of that form, copy your current monthly income from line	14				

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#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Arrington, Syvoka	Case No	
	Debtor(s)	0.000 1.00	
		Chapter.	Chapter13
	VERIF	CATION OF CREDITOR MAT	ΓRIX
Th knowledge	e above named Debtors hereby ver	ify that the attached list of creditors is tr	rue and correct to the best of their
Date:	9/14/2017	/s/ Arrington, Sy Arrington, Syvok Signature of Deb	a

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Debtor	1 Syvoka		Arrington	Case number (if known)	
	First Name	Middle Name	Last Name		
28. Wi	thin 2 years before you editors, or other partie No Yes. Fill in the details	· S.	ou give a financial staten	ent to anyone about your busine	ss? Include all financial institutions
	-		Date issued		
	Name		MM/DD/YYYY	- /	
	Number Street				
	City 8	State Zip Code			
Part 12:	Sign Below				
uuc	nkruptcy case can resi	oka Arrington	itement. Concealing prope	nents, and I declare under penalt erty, or obtaining money or prope 20 years, or both. 18 U.S.C. §§ 1	rty by fraud in connection with
	Signature o	of Debtor 1	1 /	Signature of Debtor 2	
	Date 9/14,	/2017		Date	
Did y	ou attach additional p	ages to Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Offic	ial Form 107)?
<b>☑</b> ¹	√os				
Did y	ou pay or agree to pay	someone who is not an at	torney to help you fill out	pankruptcy forms?	
-	ło			-	
	es. Name of person			Attach the Bankruptcy Peti. Declaration, and Signature	tion Preparer's Notice, (Official Form 119).

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		DC	cument rage	73 01 70	
Fill in this infor	mation to identify your	case:			
Debtor 1	Syvoka		Arrington		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the	: Northern	District of Illinois (State)		
Case number (If known)			(Side)		
Official	Form 106D	ec			Check if this is an amended filing
Declarati	ion About an	Individual Deb	tor's Schedule	S	12/15
U.S.C. §§ 152, 1	1341, 1519, and 3571.	ction with a bankruptcy cas	se can result in fines up to	s \$250,000, or imprisonment for up to 20	years, or both. 18
Did you pa	ay or agree to pay som	neone who is NOT an attorn	ey to help you fill out ban	ikruptcy forms?	
✓ No					
Yes. N	lame of person		Attach Bankruptcy Signature (Official F	Petition Preparer's Notice, Declaration, and Form 119).	
					- Cy
Under pen	alty of perjury, I decla	re that I have read the sum	ımary and schedules filed	with this declaration and	
✗ /s/ Syvoka	( ), 1	er H	*		-

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 9/14/2017

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Debtor 1 Syvoka First Name	Middle Name	Arrington Last Name	_ Case number (if known) _	
	uestions for Reporting Purpose			
16. What kind of debts do you have?	<ul> <li>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.</li> <li>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.</li> <li>16c. State the type of debts you owe that are not consumer debts or business debts.</li> </ul>			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.	7. Do you estimate that	after any exempt propert distribute to unsecured ci	y is excluded and administrative reditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	o <u> </u>	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	NOVEMBER 1	Long	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
<sup>20.</sup> How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million		lana.	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  **  //s/Syvoka Arrington Signature of Debtor 1  Executed on  9/14/2017  Figure 17  Signature of Debtor 2  Executed on			
	MM / DD /	YYYY	Executed on	MM / DD / YYYY